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Reserve

SOME POSTWAR SOCIAL TRENDS IN THE RURAL NORTHEAST

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## INTRODUCTION AND SUMMARY

The purpose of this survey was to find out what trends are developing and how certain adjustments are working out in the rural Northeast since the end of the war, and to see what problems and implications may be in these trends and a djustments now, or may be appearing on the horizon. Particular attention was given to population shifts, employment conditions, adjustment to land, readjustment of returned servicement and war workers, and use of wartime savings. Whatever developments should occur in these aspects is important to rural communities and to the organizations and agencies who serve rural areas.

Field observations were made during November and December 1945
10 sample counties in the Northeast: Piscataquis, Me.; Belknap, N. H.;
Rutland, Vt.; Hampshire, Mass.; Litchfield, Conn.; Oneida, N. Y.; Bradford
and Huntingdon, Pa.; Camden, N. J.; and Frederick, Md. Data were obtained by controlled inverviews with various county and local leaders,
agencies, and farmers. The information was specific. It was from
authoritative sources, and it was sufficient in extent to indicate consistency as checked in the field. Back of the survey are 1 to 3 years
of other sociological study in the same counties, and in most cases by
of other sociological study in the same counties, and in most cases by
information and for a better analyzing of trends. Observations may be
made again from time to time in order to keep abreast of changes in postmade again from time to time in order to keep abreast of changes in post-

<sup>1/</sup> Donald G. Hay, Henry W. Riecken, Jr., and Ralph R. Nichols, Bureau of Agricultural Economics did the field work in some of the sample counties studied and contributed to the report.

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Summary: Most of the few wartime migrants from rural to urban areas had not yet returned to former communities. Some commuters, who in the Northeast were much greater in number than migrants during the war, have been disemployed or have voluntarily left work since V-J Day. This was especially true of those living some distances from cities, where commuting became less advantageous with smaller take-home pay. Both the farm and the nonfarm employment outlook for rural wartime workers and veterans was reported in all the sample counties to be generally good, although this varied somewhat depending upon nature of major industries within the counties and surrounding cities. About 35 to 40 percent of servicemen had returned by the middle of December, but the grea t majority were not yet in the labor market at the time of this study. It is too early to say what proportion of those who returned to rural areas will remain on farms or in home communities. The housing situation is very tight even in rural areas. Leaders in some of the sample counties are concerned that, should it continue there might be an uneconomic turn to the land-shack dwelling around cities and to marginal farming parts of counties. So far, reliance has been placed on individual advice at the county level to bring about suitable adjustment of people to the land.

A larger proportion of the veterans in the rural communities who are interested in settling down have been interested in their former ejobs than those in the cities of the counties studied. Less than 15 percent of all rural veterans were interested in further formal schooling; those who did were likely to be men whose schooling had been interrupted or who now see the advantages of education and want to take advantage of veterans' educational benefits. Veterans who are married or past their youth but who want further education are generally more interested in job training or vocational courses than in formal schooling. The extent and effectiveness of information centers, counselling, and other arrangements for assisting vetera as to readjust to civilian life vary a good deal within and between counties. These variations are not noticeable by areas in the Northeast. Rather they are due to differences between rural and urban conditions, State laws, degree of cooperation within and between communities, and availability and qualifications of local leadership and agency representatives. In general, local services for rural veterans are meager, and those in surrounding cities are inconvenient and unnatural to rural boys who have not been accustomed to such services.

#### OCCUPATIONAL SHIFTS AND POPULATION MIGRATION

Wartime migration from rural to urban areas was observed in all the counties. But the migration was not very large except from outlying rural areas as in New England, because there are a large number of cities of all sizes scattered throughout the Northeast which are within commuting distances of rural homes.

Interchange of migrants between the Northeastern States and other parts of the country during the war was relatively small, compared with other regions. 2/ By 1944 virtually no net change in population due to migration had occurred in New England, but in the Middle Atlantic States

<sup>2/</sup>U. S. Bureau of the Census, Series P-S, No. 5. Civilian Migration in the United States, December 1941 to March 1945.

very slightly more had moved out than moved in (less than 1 percent of 1940 population), besides those in the armed forces. 3/ However, a larger number migrated within the region (probably 500,000 to 1,000,000), especially from outlying rural parts in northern New England and New York to metropolitan areas, within the Northeast, where shipyards, military establishments, and industries were located which turned to war production.

The generally close proximity of cities meant that by far more important than migration in the Northeast was the shift to war work on the commuting basis. This was indicated in all the counties studied and is corroborated by Census estimates and other information. In all of the 10 sample counties in the Northeast, some commuters were found. and in some places hundreds flocked daily from rural areas to surrounding industrial and military places, some commuting to and from places 40 miles or more away. In some sections within the environs of large cities or war establishments, regular and special busses carried thousands of war workers daily, but many rural people commuted by automobile. People who shifted to war work included mostly villagers, part-time farmers, farm laborers, and others whom agriculture normally depended upon for services or seasonal help. Except for some small-scale farmers, not many "commercial" farmers shifted to war work, but in many cases their sons, daughters, or hired help did so. Greatest shift was in outlying rural areas where a general self-sufficing type of farming predominates - not in fully developed dairying and specialized crop areas of the Northeast.

After V-E Day there had been only a slight exodus of migrant workers from cities to their home communities. Some reduction of employment has taken place, but the tendency has been to shift to other jobs in the area or to wait out the reconversion period, although a few moved out at once. A larger proportion of commuters (probably 10 to 15 percent) were disemployed or left work voluntarily, when the cut-back in hours and take-home pay occurred soon after V-J Day. Since then, some of these have been reemployed, but most of the disemployed commuters returned to do more farming or to other local work they had left — as in filling stations, garages, carpentry, commercial services, and common labor. However, the great majority of those who were either migrants or commuters from rural areas during wartime are still at urban work, although some are in different jobs.

### GENERAL PICTURE OF FARM AND HONFARM EMPLOYMENT CONDITIONS

Some cut-backs occurred soon after V-J Day in the industries that employ rural nonfarm workers, but employment stepped up again a fter a reconversion lag of 1 to 3 months. By late December unemployment was becoming noticeable in all the counties studied, however. There were differences among the 10 counties as to whether jobs or workers were in excess. Some counties reported more available workers than

<sup>3/</sup> Estimated from U. S. Bureau of the Census, Series P-44, No. 3. Estimated Civilian Population in United States November 1, 1943 based on registration for Ration Book No. 4, assuming about a 2 percent natural increase and that 6 percent were in the armed forces by November 1943.

total jobs. Other counties reported that, on the whole, there may be more jobs than takers, but that there was some difference between the "level" of jobs available and the level or standards of the workers as to what they preferred or were willing to accept. Some of the joblessness was also due to shifting between jobs, appraising alternative opportunities, and some were said to be "just vacationing until after the first of the year." In December the great majority of veterans were not yet in the labor market, but they were beginning to enter rapidly. However, in general it was found in rural areas affected that the employment cut-backs since V-J Day had been of no great concern to either industry or workers, as both seemed to regard the situation so far as mostly temporary.

The farm-labor situation was fully as serious in 1945 as in 1944 but was not so hectic, either because farmers were better adjusted or because they were reconciled to the situation, or farm placement machinery was working more smoothly, or because the fruit and certain other crops were generally light, and this reduced the demand for "crew labor." Imported labor and school children were again the chief sources of seasonal workers in many places during 1945, and some war prisoners were used in certain areas.

Shortage of year round hired men has been and still was the most noticeable factor in the farm labor situation, especially as dairying is the principal type of farming in the Northeast. Since the war ended this has improved some, especially on home farms of servicemen who have returned to stay at least temporarily. But on the other hand, some withdrawal of farm hired hands followed the removal of labor controls after V-J Day.

On the whole, improvement in the hired-man situation generally was very slight so far; as most of the released war workers and service-men had not much interest in farm work or were not yet in the labor market. Continued industrial jobs might portend a continued tight farm-labor situation, but increased demobilization and readjustment of veterans may ease it somewhat by next summer.

There is some concern at present as to whether or not school children will be released for farm work again next year. Some increased efficiencies made on farms during the war are expected to be continued, or carried even further when more farm equipment is available. In some counties, it was reported that there was also considerable room on many farms for more effective use of farm labor.

On the whole, the postwar employment outlook at the time of the study was locally regarded as fairly favorable. It appeared to county and local business leaders and agency representatives that at least during the next year agriculture and nearby industry would be able to absorb most of the rural veterans and war workers who seek employment. Local leaders based this feeling on the fact that most of the wartime industrial production was not in "mushroom" factories and military establishments, but rather in the established industries and products that were related to their usual production, anyway. Further return of servicemen may change this view of local informants.

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#### PLANNING ACTIVITIES ON EMPLOYMENT AND ADJUSTMENT TO THE LAND

Postwar planning relative to employment and land settlement varies, in the counties studied, with the interest and concern of local people. Generally, in the county seats and other small cities the Chambers of Commerce, city government officials, and civic organizations have discussed the employment and trade situations and conducted certain surveys, usually in cooperation with the Committee of Economic Development of the U. S. Chamber of Commerce. The advent of V-E and V-J Days awakened concern and stimulated discussion of these subjects. But because the general employment outlook was considered to be favorable, concerted or organized economic planning have hardly seemed necessary. Individual firms, of course, have plans of their own of various kinds, and nearly every county, city, and township government has plans developed to some degree for improvements or new construction of roads, schools, and the like.

The picture was similar on the agricultural side. For the most part, only limited attention had been given a t that time, in an organized or coordinated way, to assaying problems or conditions affecting farm employment and man-land adjustments that might call for county-wide policy and concerted action, such as the possible turn of veterans and urban workers to the land. During the war, agencies and leaders were concerned primarily with current problems and administration of various wartime programs. After V-J Day these pressures and activities came to a lull, but in most of the counties readjustment to postwar concerns were beginning to take shape in an organized way on certain problems beyond the individual farms.

Some agricultural colleges have published bulletins which give advice dealing with the entry of veterans and others into agriculture, and here and there warnings and advice have been sounded by newspapers, farm journals, and the public platform. Also, in some of the counties studied, agricultural leaders themselves were alert to the possibility of uneconomic land settlement both around the rural-urban fringe of cities or in outlying "marginal" areas, which are widespread in some parts of northern New England and New York. In other counties in which the same conditions exist, leaders were not alarmed. This is sometimes due to the fact that maladjustment to land and other problem conditions are more or less taken for granted or have gone unrecognized to long that the possibility of their acceleration during the post-war period does not arouse any particular concern on the part of rural people.

While organized community or county-wide activity dealing with land settlement may not have been common at the time of the study, each of the 10 counties has a Veterans Agricultural Advisory Committee, generally centering in the Extension Service. The activities of these committees vary among counties, but they are generally recognized by leaders as the group that carries primary responsibility for advising and coordinating assistance to veterans and war workers pertaining to farm employment opportunities, farming problems, and land settlement. The county agricultural agents, Farm Security supervisors, and others are also generally giving expert individual assistance upon request of veterans and others who have or intend to settle on farms. USDA War Boards (now USDA Councils), land-use or rural-policy committees, and other coordinating machinery exist in all the counties studied, and are active to varying degrees. Cooperation between agricultural

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agencies is mostly informal in most of the counties. This seemed to be most practicable, and according to reports, about all that had been necessary by December.

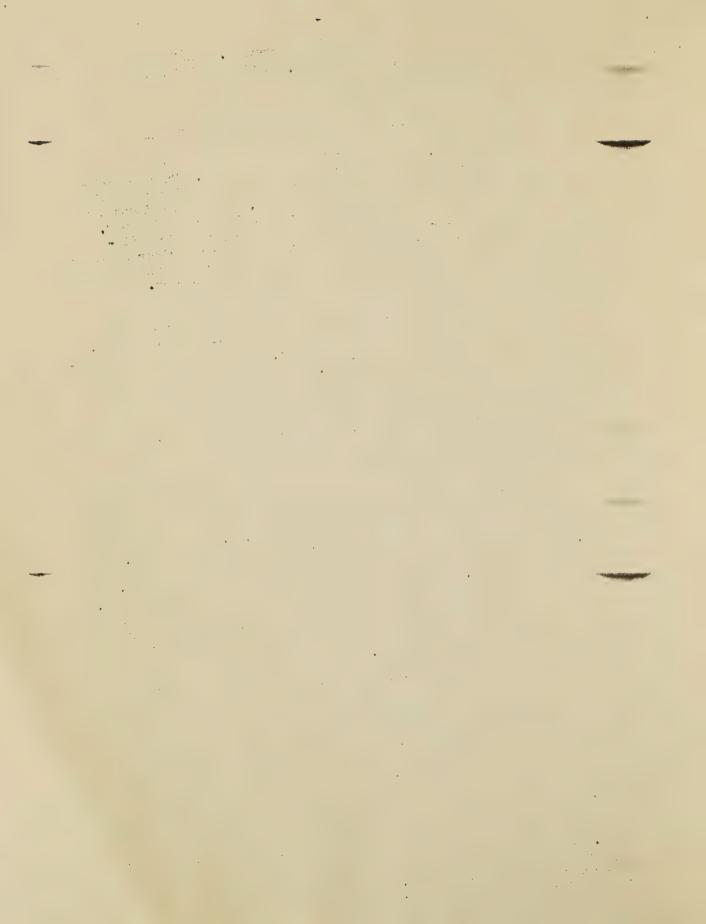
#### RETURNED VETERANS AND ARRANGEMENTS FOR ASSISTING THEM

It was found that, by December 15, about 35 to 40 percent of the servicemen from the sample counties had been discharged. Exact figures are not available, but observations indicated that a somewhat smaller proportion of servicemen from farms had returned, because the induction rate of farm boys was somewhat less during the early part of the war, and those who entered early have been generally among the first discharged. The early dischargees so far had been mostly the older servicemen, because many of these were among the National Guard and the enlistees who entered the service soon after or even before Pearl Harbor.

It was found that when a veteran returns he is generally interested first in obtaining copies of his discharge papers and in registering for a sugar ration book. After a few days at home he goes out for information concerning the GI Bill, disability claims, State bonus or other benefits, and readjustment allowance. Later, after his mind is more nearly made up, he takes more specific steps on such things as educational benefits, insurance reconversion, loan privilege, and finding a job and a place to live. About this time or still later, other problems may crop up on which he may seek counsel, such as personal matters, family difficulties; and welfare conditions.

Various means have been established here for informing and assisting discharged servicemen regarding these matters pertaining to their readjustment to civilian life. The principal agencies found to be concerned with veterans in most of the counties studied are the county or district offices of the Veterans' Administration, U. S. Employment Service, Sclective Service Boards and their reemployment committees, Red Cross, State departments of Veterans' Affairs, State and local public welfare offices, American Legion and other veterans' organizations, and county or city "service centers" set up by local governments. In addition to these, Chambers of Commerce and civic organizations are also assisting veterans in some places, and the Veterans' Agricultural Advisory Committee sponsored by the Extension Service is found active to varying degree in these counties.

Arrangements for the assistance of veterans have apparently been developing about as the problem itself has developed. During the early days of demobilization, the Selective Service Offices and in some communities their local reemployment committeemen, were about the only sources of authentic information. But as the number of returnees increased, local leaders generally became active in establishing "service centers" within local communities. Large cities generally foresaw the problem early and were the first to take such steps, a few even before V-E Day. Bridgeport, sometimes called Connecticut's "model" service center, for example, was early publicized. After V-J Day smaller cities were generally making similar arrangements for the enefit of their returnees. Some rural communities and small county-seat places only recently established local service centers or coordinated local groups in other arrangements. Some were only just thinking about the matter as late as December.



In the counties studied the specific arrangements varied between localities, according to such factors as size of the city or village, area served, interest and qualifications of local leaders, State law, and proximity to Red Cross, Veterans' Administration office, and other administrative agencies. In some cities all of these agencies were centrally located; in others only one or two; and few if any of these agencies are found in rural communities.

Generally, arrangements for veterans and the degree of their effectiveness are closely related to the location of the Veterans' Administration and U. S. Employment Service area offices, as it is these that administer the GI Bill of Rights and other federal veterans' laws. Most of the service centers and Selective Service offices convenient to the above administrative agencies and specialized advisors simply refer the boys to these, while centers in more outlying parts act as agents for these, do some processing of forms, and attempt to give some other advisory and information service.

In New England veterans' assistance revolves around the town (township) as the community. Generally in other sections of the Northeast, the county and county seat are the important units. New York State has provided for county or local counsellors by law. Massachusetts has enacted enabling legislation permitting rural towns (townships) to cooperate with a surrounding city in joint operation of veterans' service centers. Some towns have done so by vote in town meetings; others were thinking about the matter in December.

In some places there is a good deal of coordination between various agencies and organizations specifically interested in veterans' welfare, and also with schools and business groups who supply specialized advisory assistance. In other places several agencies are doing more or less the same things. "Politics" enters as a factor, here and there.

There is also variation as to how much information and assistance is available to the veterans and how effectively the centers or organizations serve rural veterans. Most service centers confine their activities to informing and assisting veterans in connection with the GI Bill and and other administrative or semi-administrative routines. Very few of them offer complete counseling service, that is, offering the veterans vocational guidance, or advising about education, starting in business, or on personal and family matters which call for human understanding beyond routine information. But the success of such efforts would depind upon the interest and qualifications of local leaders and agency representatives.

By and large, the city veterans are best served because of their proximity to agencies and specialized advisors. Those in rural communities usually find the arrangements and services available to them locally to be meager and those elsewhere to be inconvenient and "unnatural." The Selective Service offices are limited in effectiveness because they supply primarily reference information only, and because some of them are not located at normal community centers for the majority of people in their territories. As a rule, rural community organizations are not much in the picture, except in some places the American Legion or other veterans' groups. The general idea seems to be to leave service to veterans, like so many other things, up to public agencies or to somebody else. In some counties rural veterans were being served by city service



centers though default; so to speak; whereas in other cases rural townships are cooperating under State law with surrounding cities or county seats in the joint maintenance of "Veterans' Centers;" in still other counties informal cooperation between the county seat or nearby city and surrounding communities is the rule. In thinly populated communities usually a local "lay" representative of Selective Service, Red Cross, American Legion, or some other agency is carrying on, but in numerous rural communities, especially in outlying sections some distance from sizable cities, complacency still prevails, which handicaps the rural veterans in those areas.

#### ECONOMIC AND SOCIAL ADJUSTMENTS OF VETERANS

One of the purposes of this study was to see how many rural veterans return to their home communities to stay, which enter agriculture and how, and how the returned veterans readjust to local community life.

- l. Adjustment to home place Nearly all of the servicemen of these counties that had been discharged were still generally in the home village or on the home farm; but this does not mean that they were located there permanently. Most veterans had not had time to work out their permanent plans. Whether a large proportion finally decide to stay in their home communities depends mostly upon how economic opportunities at home compare with those elsewhere, upon attachment to family and home town, experiences and gains of the veterans while in the service, and availability of housing.
- 2. To agriculture It was found in all of these counties that, so far, there had been no indication of any unusual permanent return to or withdrawal from agriculture on the part of veterans. Not enough veterans had made permanent plans to indicate the probable situation in this regard. In nearly every community one or two were known to have gone in with their fathers or started farm operations somewhere on their own; and here and there was a veteran working as a farm hired hand. So far, the turn of veterans to commercial farms had not been enough to take care of normal replacements. Extension agents reported only very few requests from veterans for information about farming much fewer: than they had expected and most of these came from veterans who had not had farm experience. By the end of December the Farm Security Administration had received about 1150 applications for loans of various types from veterans in the 11 Northeastern states. 4/

There are various explanations of this apparent lack of entry into agriculture. "The great majority have not yet been out of the service long enough to decide one way or another," say informants. The limit and requirements of the loan privilege under the early GI Bill did not work out well to the advantage of the veterans, especially in areas where the price of land for commercial farming is high. Also, in some parts of the Northeast, especially around cities and in summer-residential areas in northern New York and New England, there has been some increase in the turn to the land on the part of non-veterans, mostly urban people. This tendency not only reduces the number of places available to veterans,

<sup>4/</sup> Farm Security Administration, Northeast Region office, Philadelphia

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but also sends land values higher than the land is worth for farming.

Informants also noticed that around cities, where many rural farm and nonfarm boys had flocked to nearby industries at the outset of the war and then were drafted into the service, they are not returning to farming upon discharge but rather to the industries from which they had left almost immediately. Some leaders thought that possibly farm veterans might not return to agriculture in numbers, but would use their military service as a means of breaking away from farming, and that any turning to agriculture might come from the nonfarm veterans. Not many veterans have turned to marginal lands and shackdwelling as yet, and leaders are hoping that even as demobilization increases and the housing situation perhaps becomes tighter, there will still be no such tendency. So far, Veterans' Agricultural Advisory Committees and agricultural agencies are relying principally on individual guidance to prevent it. In two or three of the counties some effort has been made to enlist the cooperation of real estate dealers. Later surveys will indicate the trend in these respects.

3. Employment - It was found that the great majority of returnees were not interested in going to work immediately. Rather, they wanted "to vacation" from 3 to 8 weeks in order to relax from war tensions, to become re-accustomed to civilian life and the community, and to appraise opportunities. "Many want to see how things are going to turn, or to wait until after the holiday season," said informants. Many apply for readjustment allowances under the GI Bill, unless they find exactly the work they prefer. Some oldsters to whom work seems necessary to character find it difficult to understand this attitude on the part of veterans, but in all rural communities most of the people are willing to see a veteran take a vacation without criticism.

Among the discharged veterans some had entered or were interested in entering the labor market. Among them, about 65 to 75 percent of those who had gone from a definite job or from business of their own, were returning to their former employment. This was especially true of the older veterans and those with families. A smaller proportion of the younger veterans were returning to their prewar work. A sizable proportion of the youngest servicemen did not leave from permanent employment at all, and some had been inducted from school. Whether a veteran returns to his former employment depends upon several factors, the most important of which are his own interests and the status of the job in comparison with community standards and opportunities. Quite a few hope to use their military service as a means for making the break for better jobs, especially if they had obtained valuable experience and training while in the military. This may turn out to facilitate the rural-to-urban migration of numerous farm and village boys.

4. Education - Observations in all of these counties indicated that most of the older veterans, especially those with families or who had entered the service from suitable regular employment, are generally not interested in taking time out for further education. The younger veterans, on the other hand, are more interested; among these younger dischargees so far it is generally reported that about 25-35 percent who had been home long enough to contact veterans' agencies, were making arrangements under the GI Bill for further schooling or job training. The proportion is highest in urban area, especially if there is a college in the vicinity. It is lower for rural veterans; in some rural areas lower than expected

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locally; in others more than expected.

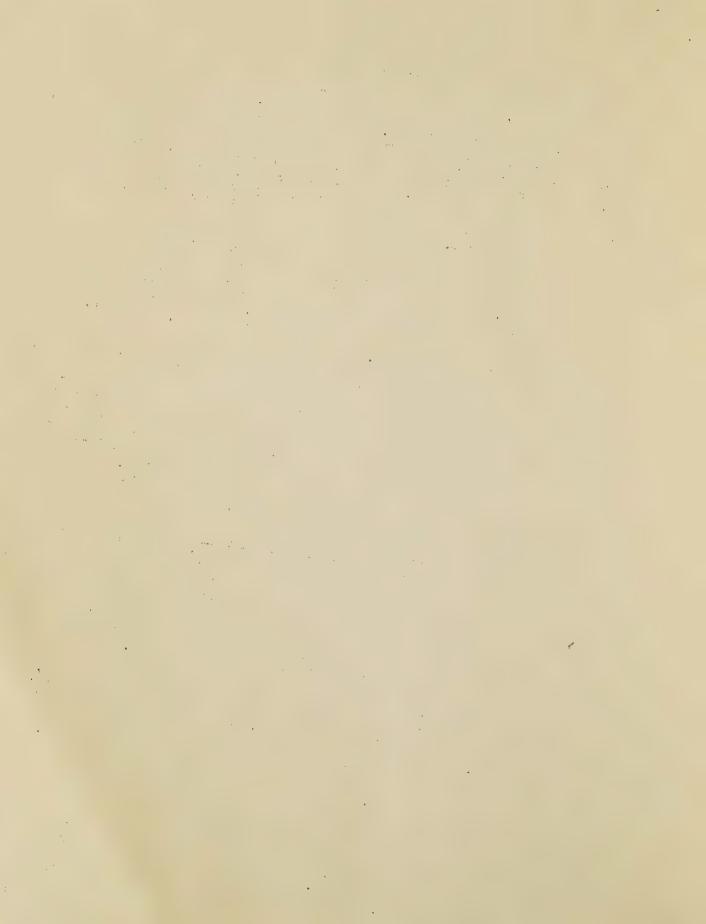
In general, those interested in education fall into about three groups: (1) Those whose education was interrupted, either in high school or college; (2) some of those who, having little or no high-school or college training, now see the advantage of it and want a diploma or its equivalent; and (3) those who are not interested in further formal schooling, but rather in vocational courses and job or apprentice training as short cuts to good employment. Later returnees may be handicapped in that apprentice-training opportunities are already exhausted in some industries, and it is reported that some colleges and universities are now turning away applicants.

In December, about two-thirds of all those who were interested in further education had their minds fairly well made up as to what they wanted to study, so the veterans' advisors reported, and one-third thought they would like to take advantage of the GI educational benefits, but had no particular plans as to what to study or where. They are among those who need sound counseling from service centers or local people, not merely assistance in filling out forms.

It is also generally reported that most of those who are interested in more high-school training or study want to obtain it as easily and quickly as possible, and with the minimum of attendance at regular high-school classes. They prefer separate courses of their own, although so far not enough interested veterans have returned to most of the communities for such classes to be organized. In fact, rural veterans may find themselves handicapped in this regard, for in many communities special schools or classes may not seem warranted even after all have returned, and it may not be convenient or acceptable to rural boys to attend those which are or may be established in surrounding cities.

5. Readjustment to groups and community life - The great majority of discharged servicemen are most interested, first, in just being around home, visiting informally among relatives and townspeople, hunting or fishing, attending the entertainments that are offered, and in looking things over to find the best way to fit in as to home and career. Local leaders notice that most of those who were in church young peoples! groups or other youth organizations have now outgrown them. Their main organizational interest seems to be in the American Legion and Veterans of Foreign Wars, or in forming a veterans' organization all their own. It is generally reported that "most of those who attended church or belonged to lodges and other adult groups before the war are participating new. and those who didn't are not." In some places there had been some demand for more and better recreational outlets, especially in outlying rural communities. One informant expressed as follows a view rather generally found: "The veterans are accustomed to being around lots of people, activity, and commercial forms of recreation. Both they and the home folks first thought that, upon returning, the veterans would want quiet and isolation, but after a few weeks at home some feel that the home town is a pretty doad place."

By December hardly enough veterans had returned to make a noticeable difference in community life, or to create any unusual common problems because of their maladjustment. So far, most of the veterans were fitting in without excitement. The social life of the girls in the community is noticeably changing. It was generally reported that more young people are about the streets and in the activities of rural villages and county-



seat towns. Here and there, one or two veterans had returned to the leader-ship of Boy Scouts and 4-H Clubs, and now and then it is heard that veterans are brewing changes in the leadership of older veterans' groups and other local affairs. Later surveys will indicate trends in readjustment to community life as demobilization proceeds.

#### WARTIME SAVINGS OF RURAL PEOPLE

The question of when and how rural people use accumulated wartime earnings is briefly dealt with in this periodical survey of certain postwar adjustments, as it has important implications for rural levels of living as well as for factors in the general economy.

The concensus of county and local informants in all the Northeast counties studied was that the large majority of farm families had increased net incomes during the war, though perhaps to a varying extent, and parttime farmers and villagers generally had had better employment than for a long time.

Debts generally received the first, and sometimes all, the increase in the net income. Local informants generally reported that some rural people, especially those whose incomes were high for the first time, seemed anxious to spend, and intensified the scramble for short items of equipment, supplies, and building materials. But it was generally reported, during this and previous studies in the same counties, that most rural people in the Northeast have accumulated some wartime savings, especially in the form of War Bonds and Stamps. It was sometimes reported that even recepients of public assistance usually set aside tiny amounts regularly from their meager allowances, and "some people had War Bonds whom you would never think had any." War Bonds are considered to be by far the most frequent kind of wartime saving. Here and there country bankers reported that the number of savings accounts and amounts of savings deposits had increased from a third to a half during the war.

Very large-scale operators and part-time farmers are believed to have bought the most bonds relative to incomes. Most of the parti-time people were working in factories and other places which generally operated some kind of payroll deduction plan. Most of the "average" farmers, while buying some bonds, did not buy as many in proportion to income as the other two classes, "simply because they generally were not contacted." As a rule, the rural areas were not very effectively canvassed. These largely uncanvassed people are among those who increased cash savings, after reducing their debts.

In December not many rural people had made much use of their accumulated savings, except in emergency cases, as for sickness, a down payment on a new place, or for odd items of farm or home equipment and supplies they may have been able to o btain. It was generally reported by country bankers in all the counties studied that there had not been any great tendency to cash War Bonds since V-J Day, except for a short spurt during the first few weeks after the termination of the hostilities. People soon discovered that there wasn't much available on which to spend their money, as yet, and bankers, county agents, and farm informants generally reported that rural people are likely to regard their War Bonds with a certain sense of responsibility or "sacredness," as some

put it, to be spent only most wisely. This is especially true of the old American stock, which predominates in the rural Northeast. Cases were cited of farmers who berrowed money and listed their War Bonds as assets, rather than cashing them to prevent berrowing.

Essential new farm and household equipment will probably get the first expenditure of savings, so far as these cannot be bought out of current incomes and cash accumulations. Farm building and land improvements will be made as soon as practicable in the postwar period, probably from current incomes and immediately available cash accumulations. War Bonds, on the other hand, will more likely be used for the family and home, as in buying a new automobile, radio, refrigerator, or installing electricity, new plumbing, or heating facilities. In many rural families one or more bonds are in the name of other members of the family than the operator, and will be used for specific individual purposes, like education. In other words, the purchase of War Bonds in rural areas has been somewhat of a family project, it is generally believed; and they will probably be used for special purposes of held for a rainy day. This is particularly true of old American stock, of adult families, and young people just beginning. War Bonds are more likely to be translated into better rural living than are cash savings and currently higher incomes, and probably at a later date.

#### CURRENT OR POSSIBLE FUTURE PROBLEMS

This report has thus far presented principally facts or opinions as obtained from various authoritative sources. Next, is a statement of conditions which are now current or appear to be on the horizon, as based upon an analysis of local conditions and the reactions of informants.

- (1) Shortage of housing or place to live was already a problem for many returning servicemen and war workers, and as demobilization proceeds, it may reach serious proportions, not just in cities but in most rural areas of the Northeast as well. The lack of new or replacement housing facilities dûring the war, the increase in marriages and the increase of rural residents in the vicinity of cities and in recreational areas, had brought a generally tight housing situation in both villages and open country even before V-E Day. The hopes of many young husbands of "undoubling" families who had doubled-up during the war may have to be postponed, and other families may be forced to double-up as the months go by.
- (2) Problems of uneconomic land utilization and low levels of living may develop during the next few years from an increased tendency on the part of city people and returning servicemen to move to the land, especially if the housing shortage should become increasingly serious. Such development is usually of two kinds (a) that around the outskirts of cities and villages and (b) that in marginal parts of the open country. One or both of these could develop to problem proportions in nearly every part of the Northeast, although the problem or undesirable aspects might not show up for several years. The possibility of increased movement to the land raises the question, for counties and communities, of the need for a policy, and for arrangements for informing and guiding people in their adjustment to the land in such a way as to promote a sound agriculture and living conditions. In some of the counties studied, agricultural leaders are finding the time ripe for posting some warning signs through

publications and by word-of-mouth counseling of prospective settlers. Perhaps now is the time to consider the desirability of even further action with respect to this problem.

- will become more noticeable in local places, when more of the veterans have returned. The problem may include such things as lack of community recreation, fa mily difficulties of various kinds, friction in community organization, inadequate assistance and guidance, and reactions to difficulties or unsatisfactory adjustments as to job, or education, or finding a place to live. There will be an increasing need for better counseling service for veterans. Counseling of rural veterans can be aided if the communities will make maximum use of the leaders within their own borders, such as the minister, school principal, banker, well-known merchant or farmer, or other "natural" leaders, to supplement expert service centers and professional advisors in cities. But local leaders have to be marshalled in an organized way, and the community kept informed about arrangements and services provided locally or in cooperation with surrounding communities.
- (4) Unemployment, or at least dissatisfaction with work opportunities and conditions, will doubtless become more of a problem in rural areas of those counties during the year ahead than it was at the time of the study, but probably will not reach depression proportions, it appeared to the writers after considering local conditions and reports. This is likely to be especially true after more veterans have been discharged, and when imcreasing numbers onter the labor market after their savings dwindle, readjustment allowances expire, and the "welcome home" vacations come to an end. Some veterans and war workers may be unemployed because they find their former jobs now uninviting, or they may hunt around as long as practicable hoping to find a job in which they can use the skills and training acquired while at war work or in the military. Land values based on higher uses than farming, and the continuance of increased farming efficiency ga ined during the war will tend to set limits to the number of returnees who can find remunerative employment in agriculture.
- (5) Difficulties of rural veterans in obtaining further secondary or vocational education (or inability to obtain it) may become a very real postwar adjustment problem as demobilization increases. Numerous cities and county-seat places have developed, or may later develop, special high-school courses and other classes for veterans, but rural veterans may consider these unattractive or inconvenient. And yet in single communities it may be decided that there are not enough veterans to warrant establishing special courses and the like, locally. Therefore, veterans living in numerous rural communities where education is needed most, may be the very ones who do not obtain it. Cooperation between townships or communities may be the right answer for maintaining classes and courses for veterans in communities thus situated.

These present or potential problems all seem important in the 10 sample counties of the Northeast. There are not a few implications in them for the land, the family, the community, and for the agencies who seek to serve rural people. No individual leader or agency can do much about immediately solving these problems, certainly not alone; and solutions to some of them may be dependent on factors not readily controllable or which require time. But perhaps assistance can be given currently to

such things as influencing the formation of attitudes and opinions of people and communities toward the problems affecting them by creating interest and developing leadership, by assistance in the working out of temporary arrangements, or by giving attention to necessary family adjustments. Several agencies and individuals can attack, and are already expertly handling, specific aspects of certain problems. To do more and to be more effective, some may have to set aside traditional activities for a time, or carry them on in other ways. The principal thing is to help counties and communities to help themselves. During the survey it seemed clear that this does not necessarily require more and better organization machinery, certainly not more organization from the top; rather it requires assistance which will make for a better functioning of the machinery that already exists.

